

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles D. Julius, II
Lorri J. Julius
Debtors

Case No. 16-04565-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 16, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles D. Julius, II, Lorri J. Julius, 4230 South Salem Church Road, Dover, PA 17315-4214
4852437	+ Cby Systems, Inc., 33 South Duke Street, York, PA 17401-1401
4852440	+ Comcast Keystone, PO Box 719, Toledo, OH 43697-0719
4852441	+ Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
4852444	+ Dover Township, 2480 W. Canal Road, Dover, PA 17315-3499
4852445	+ Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759
4852447	+ Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
4852453	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met-Ed, PO Box 16001, Reading, PA 19612-6001
4852452	+ Memorial Hospital, P.O. Box 505167, Saint Louis, MO 63150-5167
4852456	+ Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
4852458	+ Penn Waste, Inc, PO Box 3066, York, PA 17402-0066
4852460	+ Schumacher Clinical Partners, PO Box 731584, Dallas, TX 75373-1584
4852462	+ Wellspan Health, York Hospital, 1001 South George Street, York, PA 17403-3645

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: LCIBAYLN	Aug 16 2021 22:43:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
4852433	+ Email/Text: bankruptcy@rentacenter.com	Aug 16 2021 18:34:00	Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
4855816	+ EDI: PHINAMERI.COM	Aug 16 2021 22:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4976214	+ EDI: LCIBAYLN	Aug 16 2021 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
4976215	+ EDI: LCIBAYLN	Aug 16 2021 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4852435	EDI: CAPITALONE.COM	Aug 16 2021 22:43:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4852436	Email/Text: bankruptcy@cavps.com	Aug 16 2021 18:34:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85282

4879909	+ Email/Text: bankruptcy@capvs.com	Aug 16 2021 18:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4852438	+ Email/Text: jessicajones@cpcrecovery.com	Aug 16 2021 18:34:00	Central Portfolio Control, Inc., 10249 Yellow Circle Drive, Suite 200, Minnetonka, MN 55343-9111
5366840	+ EDI: LCIBAYLN	Aug 16 2021 22:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5366839	+ EDI: LCIBAYLN	Aug 16 2021 22:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
4852442	+ EDI: CONVERGENT.COM	Aug 16 2021 22:43:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
4852443	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2021 18:46:52	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
4894425	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Aug 16 2021 18:46:53	Exeter Finance Corp., P.O. Box 167399, Irving, TX 75016-7399
4854037	+ EDI: AISACG.COM	Aug 16 2021 22:43:00	Exeter Finance Corp., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4852446	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Aug 16 2021 18:46:50	Exeter Finance Corporation, PO Box 166097, Irving, TX 75016-6097
4852448	+ EDI: PHINAMERI.COM	Aug 16 2021 22:43:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
4852450	EDI: JEFFERSONCAP.COM	Aug 16 2021 22:43:00	Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303
4852439	EDI: JPMORGANCHASE	Aug 16 2021 22:43:00	Chase Mortgage, P.O. Box 24696, Columbus, OH 43224
4888672	EDI: JPMORGANCHASE	Aug 16 2021 22:43:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4880010	Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2021 18:46:52	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4852451	+ Email/Text: unger@members1st.org	Aug 16 2021 18:34:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4852454	EDI: MID8.COM	Aug 16 2021 22:43:00	Midland Credit Management Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
4852455	+ EDI: MID8.COM	Aug 16 2021 22:43:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4893937	+ EDI: MID8.COM	Aug 16 2021 22:43:00	Midland Funding LLC, Midland Credit Management, Inc, as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4852459	EDI: PRA.COM	Aug 16 2021 22:43:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
4852457	+ Email/Text: HELP@PASVCS.COM	Aug 16 2021 18:34:00	Patient Account Services, 200 South Park Road, Suite 450, Hollywood, FL 33021-8360
4877448	EDI: Q3G.COM	Aug 16 2021 22:43:00	Quantum3 Group LLC as agent for, Cascade Capital LLC Series A, PO Box 788, Kirkland, WA 98083-0788
4852461	+ EDI: RMSC.COM	Aug 16 2021 22:43:00	Synch/old navy, P.O. Box 965005, Orlando, FL 32896-5005

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4892688 + Email/Text: pasi_bankruptcy@chs.net

Aug 16 2021 18:34:00 YORK CLINIC COMPANY LLC C/O PASI, PO
BOX 188, BRENTWOOD, TN 37024-0188

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Exeter Finance Corp., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4852434	*+	Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
5093174	*+	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
4852449	##+	Hayt, Hayt & Landau, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario John Hanyon	on behalf of Creditor JPMorgan Chase Bank NA pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Lorri J. Julius pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Charles D. Julius II pmurphy@dplglaw.com, kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor COMMUNITY LOAN SERVICING LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor BAYVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Charles D. Julius II	Social Security number or ITIN	xxx-xx-4236
	First Name Middle Name Last Name	EIN	--
Debtor 2	Lorri J. Julius	Social Security number or ITIN	xxx-xx-6513
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-04565-HWV			

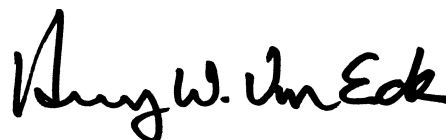
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles D. Julius II

Lorri J. Julius

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Tonia Wilson, Deputy Clerk

8/16/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.